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and difficulty of investing very small sums yearly, and of obtaining accumulated interest, were almost sufficient preventives to deter even a man anxiously desirous for the future welfare of his family, from the endeavour of acquiring, by small savings, any thing which he could reasonably hope would, though fostered through length of years, swell into a patrimony for his children. But now the more than probability the certainty is his.

"The system of life assurance incites all to obedience to the moral obligation of exercising foresight and prudence; since through its means these virtues may be successfully practised, and their ultimate reward secured,—if a man's income be sufficient to allow of his setting apart somewhat considerable for an accumulating fund, it is still no slight advantage, if we consider the constitution of human nature, that he can put it out of his power to encroach on the accumulations. By laying out an annual sum in assuring his life, he cannot, without difficulty and considerable loss, apply to his present uses his past savings, while there is little fear that he will be so improvident as to forfeit his testamentary claim to them by neglecting to make his periodic payments.

"It may not, perhaps, be useless, briefly to exhibit the comparative effects of putting by annual savings, and allowing them to accumulate, or of expending them in a life assurance.

"A man with a moderate income may feel that, in a few years, he shall have saved sufficient to leave a competence for his family;—but he feels likewise, that at any moment of time, he may be snatched from them, ere the proposed sum is amassed;—he therefore has recourse to an assurance on his life, and "renders that certain which nature has made uncertain." If at the age of twenty-five, he could save from his income £24 per annum, it would be twenty-six years before his saving, laid out at 3½ per cent interest, would amount to £1000. But if he employed this annual saving in assuring his life, at any one of those offices which demand the highest premiums, the *hoard* is already his to leave in reversion, and the twenty-six years of the best period of his life are not on this account wasted in anxiety and care. The anticipation of future evil no longer robs him of present enjoyment; by an annual fixed payment he is secure of leaving a fixed sum at his death; and he does not feel it his harassing and comfort-destroying duty to save to the utmost from his present income. All that is required of him is carefully and punctually to supply the annual tribute which secures to him so invaluable a blessing. Should he live beyond the period at which his savings would have accumulated to the sum assured, he will not be disposed to repine at a bargain the improvidence of which is caused by his continuation of life, and if he take into the account the exemption from corroding solicitude through so many years, he will think it is cheaply purchased.

"In all tables which have been constructed to exhibit the probabilities of human life, the calculations have been made on a certain number of beings taken indiscriminately from all classes of the community. It is evident that, in such tables, the average duration of life must be shortened, by including the working poor;—some prematurely worn out by labour, others wasting life in unhealthy occupations, many dying from neglected disease and scanty nourishment. These, of necessity, form no part of those whose deaths affect the Assurance Offices.—Those who assure their lives, are generally the healthiest of the most healthy class, the greatest proportion of whom are under the most favourable circumstances for longevity. If any labour under disease, they are rejected, or must seek by a much higher payment to obtain equal advantages. Those who *have not* had the small pox, nor have been vaccinated, and those who *have* had the gout, are alike obliged to purchase, by an enhanced premium, immunity from this negative and this positive evil.

"It is found from observation extended through many years, that the decrement of life varies very little, for however uncertain the duration of individual life may be, this uncertainty does not extend to an aggregate multitude of individuals. The uniformity in the number of deaths in a community is remarkable; the excess or diminution, in

any one year, rarely exceeds above or below the average number a small fractional part of the whole—not more than one-thirteenth or one fifteenth part. If from this community are excluded the aged, the infants, and that portion of a population which is most exposed to the casual effects of disease and want, the variations from the mean number of deaths will be still less; and it is always found that the variation is on the side of longevity, it being a fact that for the last fifty years, the rate of mortality has been very gradually, but progressively lessening."

Insurance from fire, we may remark, is now so general, that when the calamity happens, and the sufferers are found to be uninsured, (unless really indigent), they become rather objects of blame than of pity.—Perhaps the time is not far distant when the usual enquiry—"Are they Insured?" will as naturally occur when a family sustains the loss of its chief support, a calamity more frequent and irretrievable.

A FISHERMAN'S TALE.

TO THE EDITOR OF THE DUBLIN PENNY JOURNAL.

A curious story is told in the North, which from the time that the incident of which it is the subject occurred, and the evidence of it that remain, seems entitled to some share of credit. There was always a great plenty of bream in Lough M. till within the last sixty years, when they disappeared on a sudden, and though persons have constantly fished in the lake since, there has not been a single one taken, whilst perch and roach are caught in great abundance. On inquiring from an old man, who lives close to the lake, the cause of this strange affair, he told me the following story. For some years before the flight of the bream, there were two men named Morris and Pat. Brady, who constantly fished here: they knew every part of the lake, and had great success in taking the bream; for several years they agreed well enough, till some men set up a still in the adjoining bog, they persuaded Morris to give up his old employment and join with them in the still—but here, says the old man, the bad work begins. It was not more than half a year after the still was set up, when some one informed against Morris and his friends, who shortly after saw their still and their all carried away by the gauger. From this out Morris was seldom seen sober, and though he before gave good bread to his family, he now worked but seldom, spending the most of his time in a shebeen house. Whilst Morris was thus becoming a beggar, Brady was getting prosperous, and was able to increase his stock with a cow, and to grow more flax than he used. His success made him hateful to Morris, who looked on with a wicked eye, and he would even sometimes tell his friends, that Brady informed and got money for it; but to make a long story short, Morris with two others happened to go out to fish one night in the end of summer, and taking too much of the potheen, they began to quarrel with each other, when one of them observing Brady, as he watched his lines seated in his cot, told his companions, who rowed up, and seemed at first friendly, but they shortly accused him of informing on them, which raised a fight, and whilst his companions were seizing on Brady, Morris took an oar and drove it through the bottom of the boat, which filled and sunk with Brady. His two companions fled from the country, but Morris being taken was tried, yet for want of proof he was acquitted; he lived in this place for seven years after, and it was remarked that as often as he went on the water, the lake became disturbed and heaved the cots about as if it blew a storm, though the day itself was calm. At length when Morris was dying, he called together his neighbours and told them the whole story, and, said he, "no person can ever catch a bream, till all who were on the lake the night of Brady's murder, are dead." As yet, says the old man, Morris's words are true, for one of his companions is, they say, alive in America, and in my memory, I never saw a bream come from the lake, though I have always lived beside it.

C. J. S.

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